

<i>SERFF Tracking Number:</i>	<i>AWLP-126877302</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Anthem Blue Cross Life and Health Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02062</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H06 Health - Conversion</i>	<i>Sub-TOI:</i>	<i>H06.000 Health - Conversion</i>
<i>Product Name:</i>	<i>California Individual Conversion Plans</i>		
<i>Project Name/Number:</i>	<i>California Individual Conversion Plans/</i>		

Filing at a Glance

Company: Anthem Blue Cross Life and Health Insurance Company

Product Name: California Individual Conversion SERFF Tr Num: AWLP-126877302 State: California Plans

TOI: H06 Health - Conversion	SERFF Status: Assigned	State Tr Num: PF-2010-02062
Sub-TOI: H06.000 Health - Conversion	Co Tr Num:	State Status:
Filing Type: Rate		Reviewer(s): Angela Jang, Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng
	Author: Joshua Kuai	Disposition Date:
	Date Submitted: 10/26/2010	Disposition Status:
Implementation Date Requested: 01/01/2011		Implementation Date:

General Information

Project Name: California Individual Conversion Plans
 Project Number:
 Requested Filing Mode: File & Use
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 15%
 Filing Status Changed: 10/26/2010

Deemer Date:
 Submitted By: Joshua Kuai
 PPACA: Not PPACA-Related
 Filing Description:
 California Individual conversion plans rate filing 1/1/11

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed:
 Created By: Joshua Kuai
 Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

Fritz Busch, Staff VP & Actuary III	fritz.busch@wellpoint.com
13550 Triton Park Blvd	502-889-2737 [Phone]

SERFF Tracking Number: AWLP-126877302 State: California
 Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-02062
 Company
 Company Tracking Number:
 TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
 Product Name: California Individual Conversion Plans
 Project Name/Number: California Individual Conversion Plans/

Louisville, KY 40223

Filing Company Information

Anthem Blue Cross Life and Health Insurance CoCode: 62825 State of Domicile: California
 Company
 21555 Oxnard Street Group Code: 671 Company Type: Life, Accident,
 Health
 Woodland Hills, CA 91367 Group Name: WellPoint Inc Group State ID Number:
 (916) 447-9280 ext. [Phone] FEIN Number: 95-4331852

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Anthem Blue Cross Life and Health Insurance Company	\$0.00		

SERFF Tracking Number:	AWLP-126877302	State:	California
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TOI:	H06 Health - Conversion	Sub-TOI:	H06.000 Health - Conversion
Product Name:	California Individual Conversion Plans		
Project Name/Number:	California Individual Conversion Plans/		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	01/01/2010
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Anthem Blue Cross Life and Health Insurance Company	%	%				%	%

SERFF Tracking Number:	AWLP-126877302	State:	California
Filing Company:	Anthem Blue Cross Life and Health Insurance Company	State Tracking Number:	PF-2010-02062
Company Tracking Number:			
TOI:	H06 Health - Conversion	Sub-TOI:	H06.000 Health - Conversion
Product Name:	California Individual Conversion Plans		
Project Name/Number:	California Individual Conversion Plans/		

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	CDI_RateSheet_Conversion	0359, 1914, 06AR, 0360, 1915, 06AS, 0361, 1916, 06AT, 0362, 1917, 06AU	New		CDI_RateSheet_Conversion.pdf

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 1/1/2011

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)

	AGE RANGES	RATING AREA				
		1	2	3	4	5
Single	Under 30	\$566	\$612	\$655	\$703	\$746
	30-39	\$725	\$784	\$833	\$893	\$956
	40-49	\$820	\$862	\$936	\$1,008	\$1,078
	50-59	\$1,054	\$1,154	\$1,245	\$1,265	\$1,308
	60+	\$1,080	\$1,179	\$1,285	\$1,373	\$1,382
Subscriber & Spouse	Under 30	\$1,004	\$1,087	\$1,167	\$1,248	\$1,328
	30-39	\$1,299	\$1,407	\$1,497	\$1,603	\$1,714
	40-49	\$1,424	\$1,554	\$1,684	\$1,814	\$1,942
	50-59	\$1,734	\$1,901	\$2,052	\$2,217	\$2,370
	60+	\$1,783	\$1,952	\$2,120	\$2,270	\$2,440
Subscriber & Child	Under 30	\$824	\$890	\$960	\$1,026	\$1,107
	30-39	\$961	\$1,042	\$1,110	\$1,188	\$1,266
	40-49	\$1,054	\$1,136	\$1,237	\$1,321	\$1,411
	50-59	\$1,276	\$1,401	\$1,508	\$1,543	\$1,600
	60+	\$1,307	\$1,425	\$1,546	\$1,651	\$1,674
Family	Under 30	\$1,242	\$1,349	\$1,457	\$1,562	\$1,671
	30-39	\$1,527	\$1,661	\$1,775	\$1,910	\$2,039
	40-49	\$1,653	\$1,804	\$1,962	\$2,116	\$2,275
	50-59	\$1,962	\$2,156	\$2,328	\$2,523	\$2,673
	60+	\$2,013	\$2,207	\$2,398	\$2,566	\$2,730
Subscriber & Children	Under 30	\$964	\$1,042	\$1,140	\$1,235	\$1,318
	30-39	\$1,125	\$1,215	\$1,293	\$1,384	\$1,475
	40-49	\$1,221	\$1,296	\$1,398	\$1,500	\$1,597
	50-59	\$1,406	\$1,538	\$1,662	\$1,757	\$1,827
	60+	\$1,432	\$1,565	\$1,698	\$1,824	\$1,902

0359, 1914, 06AR [01-01-11]-RAT

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 1/1/2011

Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)

	AGE RANGES	RATING AREA				
		1	2	3	4	5
Single	Under 30	\$541	\$587	\$630	\$678	\$721
	30-39	\$700	\$759	\$808	\$868	\$931
	40-49	\$795	\$837	\$911	\$983	\$1,053
	50-59	\$1,029	\$1,129	\$1,220	\$1,240	\$1,283
	60+	\$1,055	\$1,154	\$1,260	\$1,348	\$1,357
Subscriber & Spouse	Under 30	\$954	\$1,037	\$1,117	\$1,198	\$1,278
	30-39	\$1,249	\$1,357	\$1,447	\$1,553	\$1,664
	40-49	\$1,374	\$1,504	\$1,634	\$1,764	\$1,892
	50-59	\$1,684	\$1,851	\$2,002	\$2,167	\$2,320
	60+	\$1,733	\$1,902	\$2,070	\$2,220	\$2,390
Subscriber & Child	Under 30	\$774	\$840	\$910	\$972	\$1,038
	30-39	\$911	\$992	\$1,060	\$1,138	\$1,216
	40-49	\$1,004	\$1,061	\$1,150	\$1,240	\$1,329
	50-59	\$1,226	\$1,351	\$1,458	\$1,493	\$1,550
	60+	\$1,257	\$1,375	\$1,496	\$1,601	\$1,624
Family	Under 30	\$1,192	\$1,299	\$1,407	\$1,512	\$1,621
	30-39	\$1,477	\$1,611	\$1,725	\$1,860	\$1,989
	40-49	\$1,603	\$1,754	\$1,912	\$2,066	\$2,225
	50-59	\$1,912	\$2,106	\$2,278	\$2,473	\$2,623
	60+	\$1,963	\$2,157	\$2,348	\$2,516	\$2,680
Subscriber & Children	Under 30	\$914	\$992	\$1,062	\$1,144	\$1,215
	30-39	\$1,075	\$1,165	\$1,243	\$1,334	\$1,425
	40-49	\$1,171	\$1,243	\$1,345	\$1,450	\$1,547
	50-59	\$1,356	\$1,488	\$1,612	\$1,707	\$1,777
	60+	\$1,382	\$1,515	\$1,648	\$1,774	\$1,852

0360, 1915, 06AS [01-01-11]-RAT

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 1/1/2011

Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)

	AGE RANGES	RATING AREA				
		1	2	3	4	5
Single	Under 30	\$500	\$546	\$589	\$637	\$680
	30-39	\$659	\$718	\$767	\$827	\$890
	40-49	\$754	\$796	\$870	\$942	\$1,012
	50-59	\$988	\$1,088	\$1,179	\$1,199	\$1,242
	60+	\$1,014	\$1,113	\$1,219	\$1,307	\$1,316
Subscriber & Spouse	Under 30	\$872	\$955	\$1,035	\$1,116	\$1,196
	30-39	\$1,167	\$1,275	\$1,365	\$1,471	\$1,582
	40-49	\$1,292	\$1,422	\$1,552	\$1,682	\$1,810
	50-59	\$1,602	\$1,769	\$1,920	\$2,085	\$2,238
	60+	\$1,651	\$1,820	\$1,988	\$2,138	\$2,308
Subscriber & Child	Under 30	\$692	\$758	\$828	\$890	\$956
	30-39	\$829	\$910	\$978	\$1,056	\$1,134
	40-49	\$922	\$979	\$1,068	\$1,158	\$1,247
	50-59	\$1,144	\$1,269	\$1,376	\$1,411	\$1,468
	60+	\$1,175	\$1,293	\$1,414	\$1,519	\$1,542
Family	Under 30	\$1,110	\$1,217	\$1,325	\$1,430	\$1,539
	30-39	\$1,395	\$1,529	\$1,643	\$1,778	\$1,907
	40-49	\$1,521	\$1,672	\$1,830	\$1,984	\$2,143
	50-59	\$1,830	\$2,024	\$2,196	\$2,391	\$2,541
	60+	\$1,881	\$2,075	\$2,266	\$2,434	\$2,598
Subscriber & Children	Under 30	\$832	\$910	\$980	\$1,062	\$1,133
	30-39	\$993	\$1,083	\$1,161	\$1,252	\$1,343
	40-49	\$1,089	\$1,161	\$1,263	\$1,368	\$1,465
	50-59	\$1,274	\$1,406	\$1,530	\$1,625	\$1,695
	60+	\$1,300	\$1,433	\$1,566	\$1,692	\$1,770

0361, 1916, 06AT [01-01-11]-RAT

Anthem Blue Cross Life and Health Insurance Company

MONTHLY RATES EFFECTIVE 1/1/2011

Plan 1917, 0362, 06AU (BASIC)

	AGE RANGES	RATING AREA				
		1	2	3	4	5
Single	Under 30	\$348	\$383	\$421	\$450	\$480
	30-39	\$431	\$474	\$514	\$559	\$599
	40-49	\$518	\$571	\$620	\$671	\$725
	50-59	\$654	\$714	\$782	\$846	\$910
	60+	\$691	\$758	\$827	\$895	\$964
Subscriber & Spouse	Under 30	\$669	\$742	\$816	\$872	\$931
	30-39	\$837	\$927	\$1,005	\$1,095	\$1,172
	40-49	\$1,017	\$1,126	\$1,217	\$1,325	\$1,426
	50-59	\$1,292	\$1,409	\$1,551	\$1,670	\$1,800
	60+	\$1,362	\$1,492	\$1,633	\$1,772	\$1,913
Subscriber & Child	Under 30	\$565	\$630	\$689	\$742	\$796
	30-39	\$642	\$708	\$771	\$841	\$905
	40-49	\$730	\$806	\$878	\$955	\$1,030
	50-59	\$866	\$947	\$1,044	\$1,127	\$1,213
	60+	\$901	\$995	\$1,084	\$1,175	\$1,271
Family	Under 30	\$889	\$985	\$1,083	\$1,166	\$1,247
	30-39	\$1,046	\$1,163	\$1,262	\$1,376	\$1,476
	40-49	\$1,232	\$1,357	\$1,476	\$1,605	\$1,738
	50-59	\$1,501	\$1,642	\$1,807	\$1,951	\$2,105
	60+	\$1,575	\$1,739	\$1,890	\$2,055	\$2,218
Subscriber & Children	Under 30	\$678	\$749	\$820	\$889	\$955
	30-39	\$746	\$828	\$901	\$979	\$1,056
	40-49	\$837	\$922	\$1,006	\$1,095	\$1,183
	50-59	\$971	\$1,065	\$1,172	\$1,266	\$1,365
	60+	\$1,007	\$1,113	\$1,213	\$1,318	\$1,424

0362, 1917, 06AU [01-01-11]-RAT

SERFF Tracking Number:	AWLP-126877302	State:	California
Filing Company:	Anthem Blue Cross Life and Health Insurance Company	State Tracking Number:	PF-2010-02062
Company Tracking Number:			
TOI:	H06 Health - Conversion	Sub-TOI:	H06.000 Health - Conversion
Product Name:	California Individual Conversion Plans		
Project Name/Number:	California Individual Conversion Plans/		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Filing Cover Sheet	
Comments:		
Attachment:		
CDI_CoverSheet_Conversion.pdf		

	Item Status:	Status
		Date:
Satisfied - Item:	Actuarial Memorandum	
Comments:		
Attachments:		
CDI_Memo_Conversion.pdf		
CDI_Memo_Conversion_Exhibits.pdf		

CALIFORNIA DEPARTMENT OF INSURANCE

FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): Anthem Blue Cross Life and Health Insurance Company
	Submitter and Complete Mailing Address: Fritz Busch 13550 Triton Park Blvd. KY0304-A662 Louisville, KY 40223
	Submission Date: October 25, 2010

IDENTIFYING FORM NUMBER (S): **0359, 1914, 06AR [01-01-11]-RAT; 0360, 1915, 06AS [01-01-11]-RAT; 0361, 1916, 06AT [01-01-11]-RAT; 0362, 1917, 06AU [01-01-11]-RAT**

[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

<u>Generic Description and Definition Citation</u>	<u>Check Below</u>	<u>Generic Description and Definition Citation</u>	<u>Check Below</u>
"Health Insurance"[Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	X	"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]		"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]		"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]		"Fraternalists" [Non-health Disability. §2202(a)(9)]	
"Long- term Care" [§2202(a)(5)]		"Unclassified"*[§2202(a)(11)]	
*Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):			

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	Individual Only: X	Group AND Individual:
-------------	---------------------------	-----------------------

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:
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5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)?

[Do any documents replace previously-approved documents? §2205(d)]

Yes

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds. §2205(e)]

Document(s)	
0359, 1914, 06AR [01-01-11]-RAT; 0360, 1915, 06AS [01-01-11]-RAT; 0361, 1916, 06AT [01-01-11]-RAT; 0362, 1917, 06AU [01-01-11]-RAT	

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED. [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2. above)
N/A	

8. MASTER POLICY FORM NUMBER AND APPROVAL DATE: **N/A**

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED? **No**

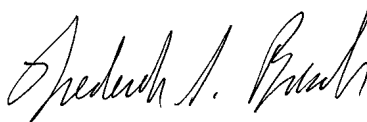
Please send acknowledgement to fritz.busch@anthem.com

[Submitters wanting acknowledgment of receipt of their filings must include a self-addressed, postage pre-paid postcard or letter for return when the filing is received. Acknowledgments must be drafted so that Department personnel need only enter dates of receipt before mailing. §2205(j)]

11. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

MAKE SURE THAT A COMPLETED 3-PART DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of documents described in §2202(a)(1) through (a)(11) shall include three-part Document Submission Formsets. §2216(a)]

MAKE SURE THAT A STAMPED, RETURN ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be accompanied by a stamped, self-addressed business-size return envelope. §2205(i)]



SUBMITTER'S SIGNATURE AND TITLE: _____

Fritz Busch, FSA, MAAA
Staff VP and Actuary

Anthem Blue Cross Life and Health Insurance Company
Policy Form Numbers 0359, 0360, 0361, 0362, 1914, 1915, 1916, 1917, 06AR, 06AS, 06AT, & 06AU

Actuarial Memorandum

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12.

1. Policy Form Number and Name

0359 Conversion PPO 200
1914 Conversion PPO 200
06AR Conversion PPO 200

0360 Conversion PPO 500
1915 Conversion PPO 500
06AS Conversion PPO 500

0361 Conversion PPO 1000
1916 Conversion PPO 1000
06AT Conversion PPO 1000

0362 Basic Conversion PPO
1917 Basic Conversion PPO
06AU Basic Conversion PPO

2. Description of Benefits Provided

Plans 0359, 0360, 0361, and 0362 are frozen policies that together had 97 members on 8/1/2010. For the purpose of calculating rate increases, these frozen policies are pooled with active plans 1914, 1915, 1916, and 1917. 1914, 1915, 1916, and 1917 together had 257 members on 8/1/2010. Plans 06AR, 06AS, 06AT, and 06AU are cloned versions of plans 1914-1917 and have the exact same benefits and rates.

Plans 0359, 0360, 0361, 1914, 1915, 1916, 06AR, 06AS, and 06AT are individual conversion policies. These forms provide comprehensive major medical benefits for inpatient and outpatient hospital and physician services. Plans 0359, 1914, and 06AR have a \$200 calendar year deductible. Plans 0360, 1915, and 06AS have a \$500 calendar year deductible. Plans 0361, 1916, and 06AT have a \$1000 calendar year deductible. After the deductible is met, the plans pay 75% of covered expenses. Prescription drugs are covered with a separate \$100 deductible for drugs other than mail order drugs. The active plans (1914, 1915, 1916) have a separate prescription drug lifetime maximum of \$10,000 per member and a combined lifetime maximum of all benefits of \$100,000 per member. The frozen plans (0359, 0360, 0361) have a combined lifetime maximum of all benefits of \$250,000 per member.

Plans 0362, 1917, and 06AU are individual conversion policies. These plans pay 75% of covered expenses for covered services. The benefits provided include in-hospital expenses such as room accommodations, surgery, anesthesia, radiation therapy, and physician benefits; emergencies, including ambulance; outpatient infusion therapy; ambulatory surgical centers; skilled nursing facilities; and home health care.

3. Premium Rate Structure

The premium rates vary by entry-level age. For Subscriber & Spouse or Family, the rates are based on the age of the older spouse.

4. Projected Experience

A. Projection Period

The experience for all plans is pooled together and projected for the twelve months ending December 31, 2011.

B. Claim Trend

The annual claim trend is assumed to be 8.3% for both drug and medical.

C. Average Premium

The average premium per member in the experience period of Aug-09 to Jul-10 was \$637.09. The on-level premium for that period (premium that would have been generated if the 1/2010 rates had been effective for the whole period) is \$675.67.

D. Starting Claim Cost

The starting claim cost is the experienced claims per member per month from Aug-09 to Jul-10, paid through Sep-10. The starting claims cost PMPM for projection purposes is \$604.56.

E. January 2011 Rate Change

The rate change effective January 1, 2011 will be an increase of an average of 15.0%. Rate increases vary between 0% and 15.3%. An exhibit showing the new rates is also attached.

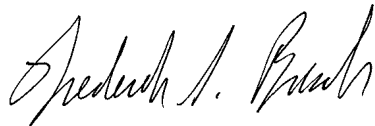
Rate Increase Derivation for PPO Individual Conversion				
Form numbers: 0359, 1914, 0360, 1915, 0361, 1916, 0362, 1917, 06AR, 06AS, 06AT, & 06AU				
<u>Experience Period:</u>		Aug-09 through Jul-10, paid through Sep-10		
<u>Rating Period:</u>		Jan-11 through Dec-11		
<u>Months of Movement:</u>		17		
<u>Experience Period:</u>				
		<i>gross basis</i>	<i>pmpm basis</i>	
Member Months	4,818			
Premium	3,069,776		\$637.09	
Incurred Claims	2,913,013		\$604.56	
Loss Ratio	94.9%		94.9%	
Annual Trend Assumed	8.3%			
Trend Factor	1.120	$= 1.083 ^ { (17/12)}$		
<u>Rating Period:</u>				
Projected Claims	3,261,365		\$676.85	
On-Level Premium	3,255,699		\$675.67	
<i>Premium that would have been generated if the rates effective 1/2010 had been effective for the whole experience period</i>				
Target Loss Ratio	85%			
Rate Increase Indicated	17.9%			
Filed Rate Increase	15.0%			
LR w/o rate action	100.2%			
LR w/ filed rate action	87.1%			

F. Historical experience for this block of business is provided below:

Historical Experience for PPO Individual Conversion					
Form numbers: 0359, 1914, 0360, 1915, 0361, 1916, 0362, 1917, 06AR, 06AS, 06AT, & 06AU					
		Incurred	Gross	Loss	Member-
<u>Year</u>	<u>Premium</u>	<u>Cost of Care ⁽¹⁾</u>	<u>Margin</u>	<u>Ratio</u>	<u>Months</u>
2005	4,433,511	3,756,402	677,109	84.7%	9,545
2006	4,078,788	3,892,997	185,791	95.4%	8,306
2007	3,676,864	3,403,428	273,436	92.6%	7,235
2008	3,331,540	2,948,236	383,304	88.5%	6,137
2009	3,061,418	2,204,365	857,053	72.0%	5,196
2010 ⁽²⁾	1,833,913	1,969,378	-135,465	107.4%	2,726
(1) Claims paid through September 30, 2010					
(2) Jan-Jul 2010, paid through September 30, 2010					

5. Certification

The medical loss ratio is expected to exceed 70% over the lifetime of the policy based upon actual and expected experience.



Fritz Busch, FSA, MAAA
Staff VP & Actuary III
Anthem Blue Cross Life and Health Insurance Company
October 25, 2010

ATTACHED EXHIBITS

Exhibit A: Pre-AB 1401 Conversion, Rate Increase History Since December 2000

Exhibit B: Pre-AB 1401 Conversion, Membership History Since December 2000

Additional Notes:

Contract Codes 0359-0362, 1914-1917, and 06AR-06AU are entry-age rated products, not attained-age rated products.

Sales of 0359-0362, 1914-1917, and 06AR-06AU have slowed dramatically because of the introduction of the state-mandated Conversion products under AB 1401.

Exhibit A

Pre-AB 1401 Conversion Rate Increase History Since December 2000

Percentage Rate Increase effective 1/1/2011

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	13.2%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	14.5%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	15.2%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>15.2%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	15.0%

Percentage Rate Increase effective 1/1/2010

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	6.3%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	13.1%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	16.1%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>16.1%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	15.0%

Percentage Rate Increase effective 1/1/2009

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	0.0%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	0.1%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	11.9%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>11.9%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	9.3%

Percentage Rate Increase effective 1/1/2008

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	0.0%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	0.0%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	9.9%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>9.9%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	7.6%

Percentage Rate Increase effective 1/1/2007

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	0.5%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	0.0%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	8.3%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>0.0%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	4.7%

Percentage Rate Increase effective 1/1/2006

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	0.2%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	8.3%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	2.8%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>0.0%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	3.6%

Percentage Rate Increase effective 3/1/2005

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	5.1%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	20.0%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	20.0%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>20.0%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	18.9%

Percentage Rate Increase effective 10/1/2003

Plan 1914, 0359, 06AR (\$200 DEDUCTIBLE)	27%
Plan 1915, 0360, 06AS (\$500 DEDUCTIBLE)	27%
Plan 1916, 0361, 06AT (\$1,000 DEDUCTIBLE)	27%
<u>Plan 1917, 0362, 06AU (BASIC)</u>	<u>27%</u>
Average for Plans 1914-1917, 0359-0362, 06AR-06AU	27%

Note: the October 2003 rate change was the only rate action for these products between October 2003 and September 1996.

Exhibit B
Pre-AB 1401 Conversion Membership History Since December 2000

End of Period Membership

	1914 / 0359 / 06AR	1915 / 0360 / 06AS	1916 / 0361 / 06AT	1917 / 0362 / 06AU	TOTAL
Dec-00	61	144	545	317	1,067
Dec-01	62	142	559	269	1,032
Dec-02	63	160	622	291	1,136
Dec-03	65	151	599	264	1,079
Dec-04	43	123	516	210	892
Dec-05	32	104	448	172	756
Aug-06	29	94	406	153	682
Aug-07	28	78	357	142	605
Aug-08	19	69	289	120	497
Aug-09	22	61	235	106	424
Aug-10	15	63	191	85	354

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California Insurer Number:		FOR DEPARTMENT USE ONLY			
(NOT NAIC Number) 3273-0		Our File Number:		Fee Code:	
Official Insurer Name:					
Anthem Blue Cross Life and Health Insurance Company		Reviewer:			
Submitter and Complete Mailing Address:					
Anthem Blue Cross Life and Health Insurance Company Attn: Fritz Busch KY0304-A662 13550 Triton Park Blvd. Louisville, KY 40223					
Submission Date: October 25, 2010		Dept. Action Date:			
Document Form Number		Doc Type (<small>"Policy," etc</small>)	Document Coverage	Department Action	Fee
1	0359, 1914, 06AR [01-01-11]-RAT	Rate			
2	0360, 1915, 06AS [01-01-11]-RAT	Rate			
3	0361, 1916, 06AT [01-01-11]-RAT	Rate			
4	0362, 1917, 06AU [01-01-11]-RAT	Rate			
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